

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In re:

KRISTINE M RAU

Debtors

Case No. 07-18604

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 10/09/2007.
- 2) The plan was confirmed on 12/27/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/25/2009.
- 5) The case was dismissed on 04/24/2009.
- 6) Number of months from filing to last payment: 18.
- 7) Number of months case was pending: 21.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 26,022.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$6,381.02
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$6,381.02

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,944.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$347.45
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$2,291.45

Attorney fees paid and disclosed by debtor:	\$1,556.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADDISON PHYSICAL MEDICINE CENT	Unsecured	165.00	NA	NA	0.00	0.00
AMERICASH LOANS	Unsecured	2,000.00	2,572.05	2,572.05	0.00	0.00
BENEFICIAL	Secured	14,193.28	1,364.74	1,364.74	1,364.74	0.00
BENEFICIAL	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	NA	NA	NA	0.00	0.00
CAPITAL ONE BANK	Unsecured	3,884.00	4,046.70	4,046.70	0.00	0.00
CHASE BANK USA	Unsecured	227.00	256.38	256.38	0.00	0.00
CHRYSLER FINANCIAL SVC AMERIC	Unsecured	3,000.00	15,072.53	15,072.53	0.00	0.00
COMED	Unsecured	100.00	507.88	507.88	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	577.00	660.65	660.65	0.00	0.00
FAST CASH ADVANCE	Unsecured	2,685.00	NA	NA	0.00	0.00
FEDERATED RETAIL HOLDING	Unsecured	4,231.00	4,231.06	4,231.06	0.00	0.00
FIRST PREMIER BANK	Unsecured	347.00	NA	NA	0.00	0.00
HARRAHS EAST CHICAGO	Unsecured	525.00	NA	NA	0.00	0.00
HE STARK AGENCY	Unsecured	26.00	NA	NA	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	3,575.00	4,127.05	4,127.05	0.00	0.00
ILLINOIS LENDING CORP	Unsecured	NA	915.37	915.37	0.00	0.00
ILLINOIS STATE TOLL HIGHWAY A	Unsecured	62.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,500.00	3,652.29	3,652.29	764.33	0.00
NICOR GAS	Unsecured	14.00	NA	NA	0.00	0.00
PAYDAY LOAN STORE OF ILLINOIS	Unsecured	1,050.00	946.58	946.58	0.00	0.00
SBC AMERITECH	Unsecured	115.00	NA	NA	0.00	0.00
WILL COUNTY TREASURER	Unsecured	NA	113.89	113.89	0.00	0.00
WILL COUNTY TREASURER	Secured	7,842.00	7,842.00	7,842.00	1,960.50	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,364.74	\$1,364.74	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$7,842.00	\$1,960.50	\$0.00
TOTAL SECURED:	\$9,206.74	\$3,325.24	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,652.29	\$764.33	\$0.00
TOTAL PRIORITY:	\$3,652.29	\$764.33	\$0.00
GENERAL UNSECURED PAYMENTS:	\$33,450.14	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,291.45</u>
Disbursements to Creditors	<u>\$4,089.57</u>

TOTAL DISBURSEMENTS :	<u>\$6,381.02</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/23/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.